

payment and repay such loan under the standard repayment plan; and

(9) the special allowance payment to a lender calculated under section 1087-1(b)(2)(I) of this title, when calculated for a loan in repayment under this section, shall be calculated on the principal balance of the loan and on any accrued interest unpaid by the borrower in accordance with this section.

**(c) Eligibility determinations**

The Secretary shall establish procedures for annually determining the borrower's eligibility for income-based repayment, including verification of a borrower's annual income and the annual amount due on the total amount of loans made, insured, or guaranteed under part B or D (other than an excepted PLUS loan or excepted consolidation loan), and such other procedures as are necessary to effectively implement income-based repayment under this section. The Secretary shall consider, but is not limited to, the procedures established in accordance with section 1087e(e)(1) of this title or in connection with income sensitive repayment schedules under section 1078(b)(9)(A)(iii) or 1078-3(b)(1)(E) of this title.

**(d) Special rule for married borrowers filing separately**

In the case of a married borrower who files a separate Federal income tax return, the Secretary shall calculate the amount of the borrower's income-based repayment under this section solely on the basis of the borrower's student loan debt and adjusted gross income.

**(e) Special terms for new borrowers on and after July 1, 2014**

With respect to any loan made to a new borrower on or after July 1, 2014—

- (1) subsection (a)(3)(B) shall be applied by substituting “10 percent” for “15 percent”; and
- (2) subsection (b)(7)(B) shall be applied by substituting “20 years” for “25 years”.

(Pub. L. 89-329, title IV, §493C, as added Pub. L. 110-84, title II, §203(a), Sept. 27, 2007, 121 Stat. 792; amended Pub. L. 110-153, §2, Dec. 21, 2007, 121 Stat. 1824; Pub. L. 110-315, title IV, §494F, Aug. 14, 2008, 122 Stat. 3324; Pub. L. 111-152, title II, §2213, Mar. 30, 2010, 124 Stat. 1081.)

AMENDMENTS

- 2010—Subsec. (e). Pub. L. 111-152 added subsec. (e).
- 2008—Subsec. (b)(1). Pub. L. 110-315 substituted “or had been in default” for “or is already in default”.
- 2007—Subsec. (d). Pub. L. 110-153 added subsec. (d).

EFFECTIVE DATE

Section effective July 1, 2009, see section 203(c)(1) of Pub. L. 110-84, set out as an Effective Date of 2007 Amendment note under section 1078-3 of this title.

**§ 1098f. Deferral of loan repayment following active duty**

**(a) Deferral of loan repayment following active duty**

In addition to any deferral of repayment of a loan made under this subchapter pursuant to section 1078(b)(1)(M)(iii), 1087e(f)(2)(C), or 1087dd(c)(2)(A)(iii) of this title, a borrower of a loan under this subchapter who is a member of

the National Guard or other reserve component of the Armed Forces of the United States, or a member of such Armed Forces in a retired status, is called or ordered to active duty, and is enrolled, or was enrolled within six months prior to the activation, in a program of instruction at an eligible institution, shall be eligible for a deferment during the 13 months following the conclusion of such service, except that a deferment under this subsection shall expire upon the borrower's return to enrolled student status.

**(b) Active duty**

Notwithstanding section 1088(d) of this title, in this section, the term “active duty” has the meaning given such term in section 101(d)(1) of title 10, except that such term—

- (1) does not include active duty for training or attendance at a service school; but
- (2) includes, in the case of members of the National Guard, active State duty.

(Pub. L. 89-329, title IV, §493D, as added Pub. L. 110-84, title II, §204, Sept. 27, 2007, 121 Stat. 795.)

EFFECTIVE DATE

Section effective Oct. 1, 2007, see section 1(c) of Pub. L. 110-84, set out as an Effective Date of 2007 Amendment note under section 1070a of this title.

**§ 1098g. Exemption from State disclosure requirements**

Loans made, insured, or guaranteed pursuant to a program authorized by title IV of the Higher Education Act of 1965 (20 U.S.C. 1070 et seq.) shall not be subject to any disclosure requirements of any State law.

(Pub. L. 97-320, title VII, §701(b), Oct. 15, 1982, 96 Stat. 1538.)

REFERENCES IN TEXT

The Higher Education Act of 1965, referred to in text, is Pub. L. 89-329, Nov. 8, 1965, 79 Stat. 1219. Title IV of the Act is classified generally to this subchapter. For complete classification of this Act to the Code, see Short Title note set out under section 1001 of this title and Tables.

CODIFICATION

Section was formerly classified to section 1099 of this title.

Section was enacted as part of the Garn-St Germain Depository Institutions Act of 1982, and not as part of title IV of the Higher Education Act of 1965 which comprises this subchapter.

EFFECTIVE DATE

Section effective both with respect to loans made prior to and after Oct. 15, 1982, see section 701(c) of Pub. L. 97-320, set out as an Effective Date of 1982 Amendment note under section 1603 of Title 15, Commerce and Trade.

PART G-1—HIGHER EDUCATION RELIEF OPPORTUNITIES FOR STUDENTS

CODIFICATION

This part, comprised of Pub. L. 108-76, was formerly classified to part F-1 of this subchapter and was redesignated as part G-1 to correspond with the redesignation of part F as G. Prior to that, Pub. L. 108-76 was set out as a note under section 1070 of this title.